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ABSTRACT

This booklet contains general information for minority students on public and private post secondary education. Reasons are presented for continuing education beyond the high school level. The importance of further training for high school dropouts is also stressed. Topics such as entrance tests, financial aid, and application procedures are reviewed as they relate to members of minority groups. Minority group students are encouraged to pursue educational goals in spite of possible obstacles. A list of agencies supportive of minority education is included. (GC)

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Going Right On

Information and advice for minority students who want to continue their education after high school

by Carl E. Drummond

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Contents

SEP 23 1977

- **Preface** *1*
- **Why This Booklet?** *3*
- **Why Go on?** *4*
- **What Kind of Education?** *5*
  - Public Community Colleges *5*
  - Private Junior Colleges *6*
  - State Colleges and Universities *6*
  - Private Colleges and Universities *7*
  - Vocational-Technical Institutes *7*
- **What about Black Colleges?** *7*
- **What about Part-Time Study?** *8*
  - Correspondence Schools and Programs *8*
- **What Should You Look for?** *9*
  - Size *9*
  - Location *9*
  - Religious Affiliation *10*
  - Women, Men, or Coed *10*
  - Ethnic Composition *10*
  - Calendar *10*
  - Curriculum *10*
- **What Is a Degree?** *12*
- **When Do You Start Looking for a School or College?** *12*
- **What If You Didn't Graduate from High School?** *15*
- **What Do Colleges Look for?** *15*
- **What Are Special Programs?** *17*
- **How Do You Find Out about Getting into a College?** *17*
- **How Do You Apply?** *19*
  - Personal Data Sheet *19*
  - Grade Report *20*
  - Recommendations *20*
  - Essay about Yourself *20*
  - Health Forms *21*
  - Acknowledgment Cards *21*
  - Test Scores *21*
  - Fees *21*
- **What Is Financial Aid?** *22*

► **Should You Apply for Financial Aid?** *22*

► **How Do You Apply?** *23*

► **How Do Institutions and Agencies Know You Need Financial Aid?** *23*

► **How Is Financial Aid Awarded?** *25*

► **What Kind of Financial Aid Is Available?** *27*
- Private Scholarships *27*
- Competitive Scholarships *27*
- State Scholarships *28*
- ROTC *28*
- Athletic Scholarships *28*
- Social Security Benefits *28*
- Veterans' Benefits *28*
- War Orphans' Benefits *29*

► **What Are Federal Student Aid Programs?** *29*
- Basic Educational Opportunity Grants (BEOG) *29*
- Supplemental Educational Opportunity Grants (SEOG) *30*
- College Work-Study Program (CWS) *30*
- National Direct Student Loans (NDSL) *30*
- Guaranteed Student Loan Program (GSLP) *30*

► **One Other Important Thing to Remember!** *31*

► **What Are College Admissions Tests?** *31*

► **What's the PSAT/NMSQT?** *34*

► **What's the ACT Assessment?** *35*

► **What's the SAT?** *36*

► **What Are the Achievement Tests?** *37*

► **College Board Test Dates** *37*

► **What Are Some Hints on Taking Tests?** *37*

► **What's the SDQ?** *38*

► **Other Programs and Services That Might Help You** *39*
- *The College Handbook* *39*
- College-Level Examination Program (CLEP) *40*
- Student Search Service *40*

► **Where You Can Get More Information** *40*

Preface

The College Entrance Examination Board, with the generous support of the Exxon Education Foundation and the General Electric Foundation, is making this booklet available to minority students who may be considering education after high school. Whether students have just graduated from high school, dropped out of high school, or been away from formal education for several years, we hope that the information and advice offered here will help them prepare to go right on.

Going Right On was first published in 1973. Because of the heavy demand for copies, this revised edition has been prepared. The author, Carl Drummond, has been able to draw on a wealth of personal experience—as a member of the black community, as a student, and as a recruiter for institutions that offer post-high school education. His work was enhanced by the advice and support of an advisory group made up of concerned and knowledgeable students and professionals from the black, brown, and Native American communities. All photographs that appear in these pages were taken by Hugh Rogers. The cover photograph was taken at Hofstra University, Hempstead, New York, and those on the inside at post-high school institutions in the greater New York area.

Our firm intention was to aim our booklet at that large group of minority students who may need, as a starter, the kind of general help a publication can give. We did not intend our information to be so specific that any student could feel entirely left out. This would have defeated our larger purpose, which was to encourage greater numbers of minority students from all communities to feel that they can be among those enjoying the benefits of post-high school education.

► Why This Booklet?

► Why Go on?

Depending on their experiences, different people have different feelings and opinions about education. Some say education is necessary for people to get ahead. To them, a college education is important because they believe it will bring them a better-paying job. Others believe that college is a place where they can learn skills they can later use for the benefit of their communities. On the other hand, there are many people who don't think going to college is for them. They would rather get a job right away, maybe because they want to buy a car or get married. Even if you have decided you have to get a job, you can still get some help about your education by reading this booklet and following some of its suggestions. There are many schools and programs you can complete in your spare time.

It doesn't matter if you haven't graduated from high school, because many different kinds of training are available—even college is a type of training—depending on what you want and what you are willing to do to get it. These different kinds can take anywhere from three months (to learn secretarial skills) to nine years (to become a medical doctor). If you left high school before getting a diploma, more education may still be the way for you. But you will have to put in a little extra time and effort in the beginning.

To really get down to it, it's on *you* to decide what you think is best for you. This booklet deals with education and gives you information to help you get it. It's mostly about colleges because there are so many different types of colleges that they cover almost all kinds of training. And many of them are not that hard to get into. This booklet is for you—if you're interested in learning something you think you'd be good at and you're willing to work at it. Or if you have a special talent, like drawing or writing poetry or making things with your hands, that you'd like to develop. Or if you're interested in getting a job that has special meaning to you. Or even if you're not sure what you really want. Colleges and schools offer perhaps the easiest and best way to get a lot of training *fast*, training you can apply in a number of ways throughout the rest of your life. So start planning *now!*

► What Kind of Education?

As a first step you should check out the different types of schools and colleges (or institutions) and the types of programs they offer.

least one of these colleges, and most high school graduates who apply to them are admitted. Community colleges (some of them are also called junior colleges) offer "terminal" programs that train you in skills needed for certain jobs, such as dental technology or secretarial studies or computer programming. But they also offer "transfer" programs in some areas (such as the social sciences or mathematics) for those who want to go on to a four-year college. Community colleges are almost always without dormitories, but because most students can live at home they often find going to them cheaper and more convenient. If you are thinking about something like "secretarial school" or "computer school," you should always be sure to check out the community college if there is one near you. Often the courses you might want will be available at the community college, and they will probably cost much less than they would at most "secretarial schools" and "computer schools."

Private Junior Colleges
These are normally two-year, nonprofit colleges. Even so, they still cost much more than community colleges, and most do not admit everyone who applies to them. Many offer only transfer programs, but others also have terminal programs in many of the same subjects as community colleges. Private junior colleges are often located in smaller towns and city suburbs, so it's not unusual for them to have dormitories.

State Colleges and Universities
Every state has its own four-year institutions that offer advanced training in a wide variety of fields. These institutions can be very small or very large —anywhere from 1,000 to 60,000 students on one campus. In most states they are organized into statewide systems. This is an important fact, because different institutions in a statewide system may have different programs. As a whole, their programs include *humanities* (such as art, languages and literatures, philosophy, religion), *social sciences* (sociology, history, anthropology, politics, public affairs), *natural sciences* (geology, astronomy, physics, biology, chemistry),

engineering (civil, aeronautical, electrical, mechanical), and special *career-oriented* fields (such as architecture, art, broadcasting, journalism, early childhood education). Each institution's catalog lists what each institution offers.

Private Colleges and Universities
Private colleges and universities are nearly always four-year nonprofit institutions. The average cost of going to them is probably the highest of all the types, but if you qualify you can expect to receive more financial aid from them than any others. Their programs of study are much like those of state colleges and universities. A lot of these institutions have student bodies made up of students from all over the country and the world. If you are thinking about going to any of them, be aware that they may require you to live in a dormitory, even if you live nearby.

Vocational-Technical Institutes
Vocational-technical institutes may be public or private, and their programs range in length from months to as much as four years. Their purpose is to prepare people for careers in specific fields such as drafting, data processing, food-services technology. These institutes usually have a placement service to help you find a job after you finish your studies, but they don't guarantee you one. On the other hand, the training they offer can help you get a job in a certain field much easier than someone without the same training.

► What about Black Colleges?
About 100 public and private colleges have student bodies that are mostly black. They are located mainly in the South, and for many years they were almost the only places black students could get a college education. Times have changed since then, but black colleges are still in the forefront of educating minority students. Black colleges are also cheaper in cost than many other colleges of equal size and give you a good opportunity to get a first-rate education.

► What about Part-Time Study?
If you are unable to attend an institution full time, there are several ways to study on a part-time basis. At a community college you can probably schedule courses that don't conflict with your other obligations. Many public colleges and some private ones offer evening division courses that begin in late afternoon and early evening. Sometimes they are called "adult education" or "continuing education" or "extension studies." Some "weekend colleges" exist where all courses are held on weekends and at some of these colleges the weekend students can live in dormitories if they choose.

Correspondence Schools and Programs
You may be able to learn certain subjects or skills at home in your spare time through correspondence courses. In these courses instructors prepare lessons and tests, which you complete and send in for grading. When you successfully complete a course, you are awarded a certificate (see page 11) which says that you have studied the subject or learned the skill and have passed all the necessary tests. This certificate may qualify you for a job, or you may be able to get college credits for the work you have done (see page 40). Studying at home might be what you're looking for if you can't study at the other kinds of institutions. Some correspondence courses are given by correspondence schools that offer only this type of course, while others are given by state universities through correspondence study programs. And you are totally on your own in correspondence courses although you are expected to complete lessons on a regular basis.

This matter of correspondence schools and correspondence courses can be shaky. It will pay to be 150 percent sure. If you decide to take any kind of course offered by correspondence, beware if you're asked for money before you receive anything, or if there are lots of promises of free services, or if you are given an aptitude test that comes in the mail or you take from a magazine, or if there is objection to your checking with your local Better Business Bureau.

This booklet is about serious business. It was written to help you decide whether you want to go on with your education and how far. It contains information on some of the things you have to deal with if you decide education beyond high school is what you want. Even if you're not now interested in more education, reading it might change your mind or interest you in checking out educational opportunities later on. If you're having trouble finding information in your school or community, then this booklet is especially for you. But don't worry if you haven't finished high school yet or you left school a few months or a few years ago. Because this booklet has information for you, too. So keep it handy in your pocket or purse as a tool you can use so *you* won't get used. Every time you use it, think about the things inside you and how you might make them real. Then, when it comes time to do the things you have to do, nobody can keep you from using what you've got to get what you want. Read on. . . .

Public institutions are funded by state or local governments. Their primary purpose is to provide residents of the same state or region a chance to go on with their education. They offer a wide range of programs, including many that train you for specific fields.

Private institutions fall into two types: nonprofit and proprietary. Nonprofit education institutions include most "liberal arts" colleges, which have many kinds of programs, as well as some institutions that offer training for a few specific fields. Proprietary schools are privately owned educational institutions that provide vocational and technical training. They are "in business" to make money or a profit while they train and educate their students.

What's very important for you to remember is that the *tuition* cost at private institutions is generally much higher than at public institutions.

Listed here are six main kinds of institutions.

Public Community Colleges

These institutions have programs of study that usually take two years to complete if you are a full-time student. Almost every large city has at

► What Should You Look for?

Although there are general types of institutions, each school, institute, or college has things about it that may make it the place for you. Nobody can tell you what those things, or characteristics, are. You have to decide for yourself. Maybe, though, the following list of things to consider might help. When you have an idea of what you want, you will need to know more about it. See pages 40–43 for where you can get more information.

Size

Institutions differ greatly in size, from a few hundred students to many thousands. Large campuses usually have more things happening on them, but small places may not be as hectic. The size of the institution doesn't tell you anything about the size of its classes, which may be either large or small in any size place.

Religious affiliation
Many private colleges and schools were started by religious groups. Some require religious studies and chapel attendance, but these requirements are few, if they remain at all. Public institutions do not have religious ties, although they allow religious groups to conduct services on their campuses.

Women, men, or coed
Although some men's and women's colleges are now becoming coed, many remain for men or women only. Just remember that their social life may be much different from social life on campuses where there are both male and female students, depending sometimes on how near they are to other colleges.

Ethnic composition
Feel free to ask any college how many of its students are members of any particular ethnic group. The answer might not change your whole game, but it's always good to have your eyes opened.

Calendar
Colleges break up the times they are open in different ways. Some arrange their year in two semesters (like most high schools), some in three trimesters (three grading periods), four quarters (three regular grading periods plus the summer session), or 4-1-4 (two semesters of four months each, with a month in between for independent study or career-related work experience).

Curriculum (program of study)
There are many different kinds of curriculums. Check each college's catalog to see what programs it offers. Here are some terms that are often used in describing programs:

Undergraduate—This term applies to courses offered by two- or four-year institutions that award degrees. Undergraduate courses lead toward completion of a two-, three-, four-, or in some cases, five-year program of study.

Major—At most colleges you wind up

concentrating in one particular field of study, or major. Each college's catalog lists the majors offered by the college.

Certification—A certificate states that you are ready to be employed and carry out the responsibilities of a particular job, like being an accountant or teacher. It's almost the same as getting a license to drive a car. Sometimes, in becoming certified, you not only take courses but gain on-the-job training. You may also have to pass a state-approved examination before you can be certified. This may be especially important if you go to a proprietary school or take correspondence courses. There are many kinds of certification programs. You can find out if they interest you by reading each institution's catalog.

Preprofessional—This term applies to all undergraduate programs that prepare you for professional school. Professional schools include medical, veterinary, law, and optometry schools, just to name a few. So if you want to go on to a professional school make sure you take courses that meet its requirements of admission.

Paraprofessional—This term applies to programs in two-year colleges that train people for occupations related to certain professions. For instance, a paraprofessional program might train dental assistants, laboratory assistants, nurses' aides, or teachers' assistants.

Cooperative—Some colleges offer a combined program of work and study. While studying in a certain major, students also work in businesses and agencies to gain practical experience in their field before they graduate from college. Even though these programs take five years to complete, it helps to have a paying job part of the year, and many students end up working full time after they leave college at the same place they got their experience.

Graduate—In most cases, graduate programs begin after graduation from a college. Completion of a graduate program is required for some careers, such as social work or psychology. If you want to go on to a graduate program, make sure you take undergraduate courses that meet the requirements of admission to the program.

► What is a Degree?

A degree is the award you receive when you graduate from college. It means that you have completed a course of study in a particular major. Four-year colleges award a bachelor's degree, most commonly called a Bachelor of Arts (B.A. or A.B.) or a Bachelor of Science (B.S.) degree. Two-year colleges award an Associate of Arts (A.A.) degree.

often the main reason for low marks—ask your counselor or English teacher to help you improve them.

Plan your course for next year now. Consider going on with the subjects you're doing best and liking most this year.

This is the time to start being nosey. Question anyone who you think might know something about any career or kind of school you're interested in.

Tenth Grade

Study. Get the most out of school this year. Find out what you're good at and what you really like to do. Look into occupations and professions that seem to fit your best abilities and interests. Read about them, talk with your counselor or a teacher who knows about them, talk with people who work in them if you can. Play, too. Join a club or a team or both if you have the time and interest.

Plan your course for next year now. Choose subjects to prepare you for the goals you are thinking about.

If you have to work and know that your chances of continuing your education beyond high school will be limited because of money try to save as much as you can.

Eleventh Grade

September—Sign up at your school to take the PSAT/NMSQT next month.

October—Take the PSAT/NMSQT (see page 34). If you qualify be sure to complete the item on the answer sheet that allows you to be considered for the National Achievement Scholarship Program for Outstanding Negro Students. Also the items about the National Scholarship Service and Fund for Negro Students and the Student Search Service of the College Board.

Work hard all year to learn as much as you can and to sharpen your skills in reading and other kinds of study. This is the last whole year of your school record that a college will get with your application for admission if you apply during your senior year.

February—Register now (or early in March) if you plan to take the SAT in April. It's a good idea. If your scores are as high as you can get, you probably won't have any reason to take it again in your senior year. If your scores are low and you want to try again, you can still do it next year.

March—Register now to take college Achievement Tests in May if you think you'll apply to any college that requires them, especially if you're taking an

Achievement Test subject this year that you won't continue next year.

See your counselor or a local agency about getting into a special summer program for college preparation and experience, like Upward Bound.

Save money for application fees. You can't get financial aid unless you apply for it, and you'll need money to apply.

Plan your course for next year now. Look into summer school if you can't get all the subjects you need in your senior year. See your counselor for help.

Investigate colleges and other kinds of schools and institutes. Get the facts together so you can make your final plans early in your senior year.

Twelfth Grade

***September*— Begin at once to make plans for next year. Consult your counselor or a local agency. Study directories and college catalogs. Decide where you want to go and find out how to apply. Write for applications for admission and financial aid. Send them in before the colleges' deadlines.**

Keep working — don't let down now. You need to keep in shape for college work. Read a lot.

Get a part-time job if you can and save as much as you can for your college expenses.

***October, November, December*— Take any admissions tests required by colleges you are applying to that you didn't take last year.**

Ask your counselor or a local agency about summer jobs and summer programs of college preparation. Ask your college about prefreshman summer programs where you might get some of your first year's work done ahead of time, or you might get help on academic weaknesses you might have.

Don't think that the steps in the timetable build on one another and that you must follow each to get to the final step, which is enrolling in a post-high school program. Sometimes students feel that the time between high school graduation and enrollment in a post-high school program (for instance, from June to September) is the time for their last "real vacation" before starting a new adventure. You had better believe that if you are going to need help to pay for your college education the college is going to expect you to be able to contribute "summer earnings." We'll say more about summer earnings when we discuss

financial aid. The most important thing to remember during your senior year is to *meet all deadlines*. Try to get all requested papers and applications prepared and turned in at least two weeks ahead or earlier if possible.

student? A lot of people have the idea that a good student is someone with straight A's, number one in his class, Mister or Miss All-Everything – in short, someone who's nearly perfect. But nobody *really* knows what a good student is. Most colleges think of good students as ones who learn to think for themselves. Besides, every student is a unique human being and can't really be defined in any particular way. Maybe the best thing to say is that colleges are mainly concerned with these five things: grades, class rank, extracurricular activities, test scores, *you*. The last one – *you* – is the most important. Your background and personality, what you like and dislike, and how deeply you've thought about things are all important parts of you. What really counts is how you deal with things in your life. For example, many students who didn't do all that well in high school or didn't score high on tests are now making it in college because they're not going to let anything get in the way of their education if they can help it. Maybe you don't think you've got that kind of strength. But if you've read this booklet this far, you're doing all right!

any of them. Those that do usually look first at people who have excellent grades, class rank, and test scores, then those who have good ones, then fair ones, then poor ones. Some colleges even give people overall grades or numbers to compare them against all the other people who have applied.

Of course, the college is doing the judging, and you may not agree with them if they decide to reject you. Unfortunately, there's little you can do about it. But remember, colleges don't all look at you in the same way. What one college considers fair another might consider excellent. Many colleges admit students with all kinds of records, while others admit anyone who applies. So your chances of getting into college may be better than you think.

► What Are Special Programs?

Several hundred colleges have special programs to give certain students some of the reading and writing skills they may not have picked up in high school. A lot of these programs also have courses in college preparatory subjects that are not offered in many high schools. They can benefit you if, for example, you were not in the college prep program in your high school but you still had good grades. Or you might feel you could do better if your memory were refreshed by them. Since some colleges have summer programs as well, you can get much of the work done before your freshman year starts. If you think one of these programs can help you, ask about them when you write to an institution for information.

► How Do You Find Out about Getting into a College?

The best way is to write to the Director of Admissions of a college and ask him to send you an admissions bulletin, information on admissions, and information on financial aid. Most colleges prefer you to write directly to them for two reasons. First, they know right away that you are interested in their college. Second, they think it shows you can do things for yourself. If you can get an application form without writing to the college, feel free to send it in – it won't

make any difference in how the college looks at you.

For most colleges, the only address needed is the city, state, and zip code. If you need help in finding a college's address, ask your counselor or school librarian, or go to your public library.

Here is a sample letter that you can copy and use for yourself by filling in your own name and address, your high school, the college's name, and the year you want to begin. If you know you will have enough money to pay all your educational and living expenses (see page 22), you should leave out the last two sentences. If you will need money, but have enough to pay application fees, leave out the last sentence (see "Fees," page 21).

123 Central Avenue
Goodfoot, Missouri 12345
August 29, 197_

Director of Admissions
College of What's Happening Now
Successfulness, N.Y. 54321

Dear Sir:

I am a senior at Goodfoot High School, and I wish to apply for admission to the College of What's Happening Now for the term beginning in the fall of 197_. Please send me the required application forms, the college's catalog, and any other publications you have available for minority student applicants.

Please send the application forms and instructions for requesting financial aid as well.

I wish to request also that you waive your application fee for me because it would be a great hardship for me to pay it.

Sincerely yours,

Your Signature

(Your name, printed or typed)

A good source of information is your school guidance office. Your counselor should have many materials on file. If you cannot use a

counselor's office, the public library may have copies of catalogs, guides to the different types of schools and colleges, and other information about financial aid. Another source is a student who already goes to the institution. He can tell you about student life and help you get the most out of the institution's catalog. Always remember, of course, that he's only one person talking, so make up your mind on the basis of all the things you have been able to find out about the institution.

Grade report

This report is usually for your grades from grade 9 through grade 11. You should give it to your counselor to fill out and return. If you have to send a copy of your transcript, your counselor can arrange to have it sent. Don't forget that after the first half of your senior year, colleges also want a mid-year report covering your grades and scores of any tests you have taken up to that time. If your school charges money to do these things and you can't pay for them, write the college, explain things, and ask them to request one directly from your school. If you are not in school any more, write to the last school you attended and ask to have your transcript sent (you might have to pay a fee for this).

Recommendations

Recommendations should be written by people who know you well, such as a teacher, an employer, or a minister. If you are in school, choose a teacher in whose classes you have worked hard, even if your grades weren't all that good. If you are out of school, be sure that the people who write your recommendations have known you for at least a few months, and that they also know what your strengths and good qualities are.

Essay about yourself

Some colleges ask you to write a short essay about yourself as part of your application for admission. If a college you are applying to asks for an essay, be sure to read the instructions carefully. You will find a topic given, or at least some suggested points to cover. There will also be a suggested length – maybe 500 words or 1,500 – in most cases. You should write the essay in your own words, giving your own thoughts and ideas, but it would be a good idea to write it on scratch paper first. Then ask a teacher or counselor or someone else to read it before you copy it on your application form. This is a way to find out if other people can understand what you tried to say in your essay. Some of the topics that colleges ask applicants to write about are: their reasons for wanting to go to college, the person

or experience that had the greatest influence on their educational plans, their reasons for choosing the colleges they are applying to, and their goals in life.

Health forms
Many colleges require you to file a form signed by a doctor stating that you are in good enough health to go to college, especially if you won't be living at home. You must have had a recent checkup, which you can get from your family doctor or a local health clinic.

Acknowledgment cards
Many colleges also have you fill out a card the size of a postcard which will be returned to you after they receive your application. It may also notify you that some of your material is missing. If you don't hear from a college within three weeks after you apply, write to them and ask if they have everything from you that they need.

Test scores
Carefully read all your application materials to see if any college requires you to take any admissions tests. If you have to take a test (usually the College Board's Scholastic Aptitude Test or the American College Testing Program Tests), register to take *only* the test or tests you need to. Since it takes time for the college to receive your test scores, plan to take your tests far enough ahead so that your scores will get to the college with plenty of time to spare.

Fees
Applications and tests cost money, and you almost always have to pay those costs in the form of fees. Fees can pile up pretty high after a while, but sometimes you can have the fee "waived" (removed) or put off until later. In the case of applications, if your money's funny ask your counselor to write a letter for you explaining that you cannot pay the fee. If that isn't possible, write one yourself. But make sure you get a reply from the college. Later on in this booklet you will find information about the fee-waiver program for admissions tests.

Generally speaking, after two weeks check to see if the people filling out your forms (grade report, recommendations) have sent them in. Sometimes people forget, and deadlines can be pretty important. Once your application is complete, admissions officers sit down, read it, and decide to admit or reject you. They may do this as applications come in, which means you will be notified of their decision about two or three weeks after your application is complete. Or they may wait for a certain date when they tell everyone at the same time.

► What Is Financial Aid?

Many people who want to go on with their education lack enough money to do so. Financial aid can help. Financial aid is the term given to the scholarships, grants, loans, and part-time jobs that make it possible for many to go on who thought their money situation was too shaky. Scholarships and grants are gifts—you don't have to pay them back. You have to repay loans, of course. You may be assigned a job as part of your aid, or you may have to get one on your own. But first you have to apply for financial aid.

► Should You Apply for Financial Aid?

In most cases there are several easy tests you can make to find out. You probably *should* apply for financial aid if:

(1) you and your family do not have enough money in the bank to pay your expenses at *any* institution you apply to; or

(2) your family receives any public assistance or welfare, or you live in a federal housing project, or you are in an Upward Bound, Talent Search, or Neighborhood Youth Corps program; or

(3) your family's total income during your first year in school will be less than $10,000 before taxes and you will be living on campus; or

(4) your family's total income is $15,000 or less and there will be two or more of your family in college at the same time.

Don't let your mind get taken behind financial aid. Even if you think your family's income is too high to make you eligible for financial aid, it's

► When Do You Start Looking for a School or College?

The best time to start looking is *now*. The earlier you find out the better. The following timetable should help you decide when. Keep it in mind as you read this booklet.

Timetable

Ninth Grade

The subjects you take this year and the marks you get in them are the first ones that will be on the record that gets sent to the colleges or technical institutes you apply to. Get help from your counselor if you don't know what subjects to take. And do your best in them, because they'll count.

If your problem is poor study habits – and that's

► What If You Didn't Graduate from High School?
It's not the end if you don't have a high school diploma. Although you can get over at some colleges even without one, most require it. Sooner or later something like a diploma could be useful, and you can still get one. Many states award what's known as a High School Equivalency Certificate, which you get when you pass a certain number of tests called the Tests of General Educational Development (G.E.D.). Some local school boards or community agencies have courses to prepare people to take and pass the tests. To find out where you can get information on G.E.D. courses and testing centers, phone or visit your local Board of Education or a high school near you. Once you receive your certificate most colleges will consider you for admission.

► What Do Colleges Look for?
Most colleges generally want to admit people who they think will make good students. What's a good

► How Do You Apply?

Once you have the application, carefully read it over once or twice before you start to fill it out. That way you'll make fewer mistakes (nearly everybody makes a few), and you'll have an overall picture of the things that they want to know. Check to see if you have all the forms the college requires. Not all forms arrive in one packet. Most applications ask you to return the following forms:

Personal data sheet

This is to collect information about you. You should fill it out as accurately as you can and sign it correctly. It asks things like your home address, social security number, date and place of your birth, etc.

Location

Schools and colleges can be found in every kind of community. If the institution is near you, you might be able to save money by living at home while you go to school. But if the institution is far away you have to think about travel costs. And if it is not in a city, your social life is a very important consideration.

Grades, class rank, and test scores are used by colleges to compare students from many different high schools, areas, and programs of study. Not all colleges use all three – some don't even look at

still a good idea to apply if you are in doubt. Your family income may be high enough to make you ineligible for aid at one school, but at another school where costs are higher you may be eligible. A general rule of thumb is if you think you will need some, apply for some. But remember – just because you apply isn't a guarantee you will get what you want.

Confidential Statement (PCS), a Student's Financial Statement (SFS), or a Family Financial Statement (FFS). These forms ask you, your parents, or your guardian about your family's finances, and nobody—not even your counselor, institutions, or agencies—can see the information you give unless you say so. You should check the section on financial aid in your admissions bulletin or catalog to see which form is necessary. The PCS and SFS are put out by the College Scholarship Service and the FFS is part of the American College Testing Program. Your counselor should have a supply of the PCS and FFS forms, but if none are around write to the following for one.

PCS
College Scholarship Service
Box 176
Princeton, N.J. 08540

FFS
The American College Testing Program
Financial Aid Operations
P.O. Box 1000
Iowa City, Iowa 52240

Although the SFS can be used by any student, it is typically used by students who are self-supporting. To be considered self-supporting you must *not* have lived with either of your parents for a full school year and you should *not* have been claimed as a dependent on your parents' last tax return. You must have some kind of proof to back you up, like a copy of your parents' tax return or a lease that proves you have not been living with them. You can get a Student's Financial Statement directly from an institution's financial aid office.

Whichever form the college or other institution requires your family to use, read it over carefully a couple of times so you and your parents can fill it out as correctly as possible. It's helpful to use information from copies of your U.S. 1040 or 1040A tax forms, since both the PCS and the FFS ask many of the same questions.

Once you have sent in the form it will be "processed," or analyzed, and a copy of the form

will be sent to the places you indicated along with a "need analysis report." The need analysis report estimates how much you and your family can pay for your education at a particular institution and suggests how much "financial need" you have. Put another way, your "financial need" is the difference between what your family can pay and how much it costs to go to a particular institution. For example, if tuition, room, board, and all your other costs at XYZ College total $3,000 for one year and you and your family can pay only $200, your financial need is $2,800. One other point: if you have any unusual circumstances or emergency expenses, make sure you include these on the form even if you must write somewhere in a blank space.

There is a fee for the analysis of your PCS or FFS. Before you send in the form, make sure you have made out a check or money order in the right amount. Otherwise the form will be returned to you.

► How Is Financial Aid Awarded?

Once the institutions receive all your financial aid information, they decide how much aid to give you. Most colleges offer a financial aid "package" —a combination of scholarship, grant, loan, and term-time job. Most colleges also expect you to have savings from a summer job, but if you can't find work let them know immediately. Vocational-technical institutes and proprietary schools usually offer financial aid but sometimes it is not as much as that offered at other kinds of institutions.

Most financial aid is awarded according to a student's financial need. For example, to return to XYZ College, which costs $3,000, where your family can pay $200, and your financial need is $2,800, your financial aid award might look like one of these combinations:

Scholarship or grant	$1,400	Scholarship or grant	$1,000
Loan	700	Loan	1,000
Term-time job	500	Term-time job	600
Summer earnings	200	Summer earnings	200
	$2,800		$2,800

No college is likely to offer you more money than they think you will need. If you are awarded money for college by some agency or group outside the college you have chosen you should report this to the college. Ask them to adjust your financial aid package by subtracting first from the loan and then from the term-time job, and if further adjustment is needed, from the summer earnings. You should expect to do as much as possible to pay your own costs for college or other training, but there are some special considerations. For many people the opportunities for summer employment are very limited, and if they have had part-time or summer employment the money couldn't be saved toward college costs because it was needed at home.

includes a term-time job don't be too bashful to write to the college and tell them you feel a term-time job will reduce your chances for a successful first term—if you feel that to be the case. Your college may not be able to change your aid package, but they may be able to adjust your class hours or give you a campus job that gives you the most opportunities for study.

► What Kind of Financial Aid Is Available?

Private Scholarships
There are many kinds of private scholarships. Some are awarded by the institution, but many are awarded by churches and labor unions for the children of their members, by businesses for their employees and the children of their employees, by the PTA, and by clubs like the Elks and the Masons. Many of these scholarships are awarded according to special criteria, such as grade averages or special writing skills or musical talents. Several places to find out about these scholarships are your counselor, talent search programs, the local NAACP office, the Urban League, or the public library. You'd be surprised at the number of scholarships available in your community. If you are a vet or the daughter or son of a vet, be sure you check with all the veterans' organizations—like the American Legion, Veterans of Foreign Wars, Jewish War Veterans. These groups have a special interest in veterans and the children of veterans, but they also make many scholarships available to nonveterans. Be sure to check them out.

Competitive Scholarships
Many national organizations like the National Honor Society have contests in some activity (like writing essays) for which they award scholarships to the winners. You might want to check out the National Achievement Scholarship Program for Outstanding Negro Students of the National Merit Scholarship Corporation. You register for this competition by filling in the special box on the PSAT/NMSQT answer sheet (see page 34). You may then become eligible to win scholarships worth up to $1,500 per year.

State Scholarships
Many states have their own scholarship programs, and some can be used at any institution in any state. Check with your counselor to see how to apply, or write to the address of the program in your state. Your counselor should have this address as well as information on other state-sponsored programs.

ROTC
The Reserve Officers' Training Corps has numerous scholarships for young men and women who want to join the Army, Air Force, Marines, or Navy and still go to college. These scholarships pay many expenses plus a monthly salary, and in return you may be required to serve on active duty after you graduate. Check your local recruiting station for requirements and details.

Athletic Scholarships
If you have athletic ability you may be offered an athletic scholarship. These scholarships usually cover most or all expenses, but sometimes you can lose them if you get hurt or can't compete in your sport. Make sure you check out every angle before you decide to accept one of these.

Social Security Benefits
If you are unmarried and under 22 years of age, go to school in a college or institute, and one or both of your parents are disabled, retired, or deceased, you may apply to receive social security benefits to help pay the cost of your education. Your local Social Security Administration Office (listed under "U.S. Government" in the phone book) can give you details.

Veterans' Benefits
If you are a veteran of the United States Armed Forces and do not have a dishonorable discharge, you may qualify for veterans' benefits under the G.I. Bill. Your local Veterans Administration office or the institution that interests you can tell you whether you are eligible.

War Orphans' Benefits

If your parent died as a result of an injury that was service-connected or while serving with the armed services of the United States you are probably eligible for War Orphans Benefits. Check it out with your local veterans' organization and the local Veterans Administration office.

Supplemental Educational Opportunity Grants (SEOG)
This program provides student aid to needy students. It is handled by the institution. Check with a financial aid office to find out if you are eligible to receive one.

College Work-Study Program (CWS)
This program allows students to work and earn money while they go to college. Jobs may be assigned by the institution, for instance, in the library or dining halls. But sometimes students have to find their own jobs. Work-study jobs are usually assigned to eligible students as part of their financial aid package, so check with the financial aid office to find out if you are eligible.

National Direct Student Loans (NDSL)
Under this program you may borrow money to help you pay your educational expenses. In some cases as much as 10 years is allowed to pay back these loans, and the interest rate is very low. A National Direct Student Loan is usually part of a financial aid package, but if it is not awarded as part of the aid package it may still be possible to apply for and receive one if you need the money.

Guaranteed Student Loan Program (GSLP)
Under this program the federal government (and some state governments) make it easier for you to get a loan from a bank. The government pays the interest on the loan while you are still in school and then promises to pay back the loan if something happens to you and you can't pay it back. A financial aid officer has to recommend you to a bank if you want a loan under this program. Many states have a Higher Educational Assistance Corporation to arrange these loans, so look for them in the phone book under the name of your state. Or get information from a local bank where you or your parents have an account.

Loans take time. Start looking around as soon as you have decided where you are going to continue your education. If you have been doing business with a particular bank you may find it easier to deal with them. If you have never dealt

with a bank before don't let that stop you. The guaranteed loan is made to you and not your parents. It is made by banks, other financial institutions, and colleges.

There are four things to remember when you start thinking about loans:

(1) Government loans, guaranteed loans, bank loans, and any other loans must be thought of as money that you are going to have to repay.

(2) If you take a loan, chances are you will start your career after college or after you have finished your training owing someone a lot of money.

(3) Don't borrow a cent more than you will actually need.

(4) If a loan is the only way you can get the money to pay for college or other training it may be the best deal you'll ever make.

It will probably never be as easy as it should be to get the money for college or any other kind of training, but if you need it you shouldn't leave alone anyone who might help you. Keep asking questions and investigate every possible source.

Each year the College Scholarship Service publishes a booklet entitled *Meeting College Costs*. A supply of them is sent to each high school. Ask your counselor for a copy, or write to the address given on page 41.

► **One Other Important Thing to Remember!** You will need a social security card. Social security cards are used by many colleges to identify your application. Financial aid forms or application forms ask for your social security card number. Social security cards are also necessary for summer jobs or jobs on the campus where you go to school. If you don't have a social security card you can get one at the nearest office of the Social Security Administration, which is listed in the phone book under "U.S. Government."

► **What Are College Admissions Tests?** Most four-year and some two-year colleges require you to take standardized tests before they will consider you for admission. The most widely known and most often taken of these tests are the

American College Testing Program Tests (ACT) (see pages 35–36) and the Scholastic Aptitude Test (SAT) of the College Board (see pages 36–37). Community colleges and vocational-technical institutes don't normally require tests, but there are a few that do.

professional player, maybe a superplayer. But if that coach hadn't come along, you wouldn't have been able to answer even one question about the game, although you could have eventually figured out on your own how to dribble and shoot the ball. Yet you'd still be far from playing the game, much less playing it well.

In much the same way the tests measure what you've been exposed to. In order to understand what test questions are really asking, you not only have to be able to read, but you have to be familiar with the words you read. In math you couldn't answer a question involving algebra very well if you'd never had a course in algebra. And chances are you wouldn't score as high on the test as someone who had taken algebra. But the test score results still cannot tell anybody how much higher you *might* have scored if you had been able to take the course.

So, your test scores are not a measure of your intelligence or how well you can think, or a clue about anything that may have kept you from gaining the types of skills or knowledge that colleges feel are important for people entering college. Your test scores are only a reflection of how you did on the test.

In any case, the point is that many minority students—Asian, black, Chicano, Native American, Puerto Rican—have entered college with low test scores, and then they have gotten good grades because they worked hard or because they found a course of study they could really get into. If you feel your test scores are low, don't let it stop you for one minute from applying to college. This will help break it down:

Test scores are almost never used alone in deciding admissions. What counts is the combination of grades, class rank, extracurricular activities, test scores, and your personal qualities. Many colleges are looking for *you*, and those with special programs are more concerned with *you* than your test scores. Another thing you should know about tests is that they are only estimates of what your skills and abilities are. No one can make a perfect test—one that tells exactly where you stand in comparison with others. So, the scores you get are far from exact. Don't spend a

lot of time worrying about them. Most colleges that use test scores know their limitations and use them properly. You'll be much better off spending most of your time studying course work and doing the best you can in every subject.

► What's the PSAT/NMSQT?

The Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test, or the PSAT/NMSQT, is a two-hour test that is taken mostly by high school juniors. It is given by the College Entrance Examination Board (or College Board) and the National Merit Scholarship Corporation once each October.

You should think about taking the PSAT/NMSQT for three reasons:

(1) In your senior year you'll probably apply to a college that requires admissions tests. If so, the PSAT/NMSQT will give you practice for these tests.

(2) If you want a National Merit or National Achievement Scholarship, it's the only way to get into the competition.

(3) The PSAT/NMSQT may tell you something about yourself that can help you make plans for college.

Here are a few other points about the test you should know:

(1) Your school makes all the arrangements for the date, time, and place of the tests. You should see notices or hear announcements about the test in the first few weeks of school. If you don't hear about the test or need more information, see your counselor right away.

(2) If your school doesn't give the test, ask your counselor to arrange for you to take it at another school.

(3) Make sure your counselor gives you the booklet called *PSAT/NMSQT Student Bulletin*. This booklet contains most of the information you need to know, so read it carefully until you are sure you know what's happening.

(4) When you take the PSAT/NMSQT you can ask to participate in the Student Search Service. (see page 40).

(5) If you miss or have missed taking the PSAT/NMSQT there's no hassle. This test is not

required by colleges. You are still covered by taking the tests that *are* required.

(6) You might be able to get a fee waiver for the test. Check with your counselor.

The Student Profile Section is not a test. It is a questionnaire that covers the information asked on most admissions application forms. In this way ACT hopes to let colleges know your special interests, needs, and accomplishments. The high school grades that you report are used along with your test scores to "predict" your grades in college.

To register for the ACT assessment program you can get a Registration Packet from your counselor or the admissions office of the college that requires you to take the test battery. The registration materials include sample test items. After you return the Registration Card you should receive a Test Center Admission Blank. If you cannot get a Registration Packet or your Admission Blank doesn't arrive within three weeks after you register, write to: Registration Department, The American College Testing Program, P.O. Box 414, Iowa City, Iowa 52240.

You may receive an individual fee waiver if an official of your school can write a letter stating that you cannot pay for the test battery and why you cannot pay. You must send this letter along with your Registration Card.

► What's the SAT?

The Scholastic Aptitude Test, or SAT, is a 2½-hour test which is taken by both high school juniors and seniors. The 30-minute Test of Standard Written English is administered with the SAT. The SAT is given several times a year by the College Board. It is part of the College Board's Admissions Testing Program (ATP). On the SAT each student receives a verbal score plus verbal subscores for reading comprehension and vocabulary and one score for the mathematical sections. Like other admissions tests, the SAT allows admissions officers to compare students and to make predictions about how well a student is likely to do at their colleges.

To register for the SAT see your counselor. He should have the actual Registration Form and the *College Board Student Bulletin*. You should also get from your counselor the College Board booklet called *About the SAT*. It contains much information about the test and some sample

► How Do You Apply?

When you first write away for an admissions application or pick one up, also ask for a financial aid application. This is important because the earlier the institution knows you need financial aid, the better your chances are of getting some kind of help. Scholarship or loan agencies that are not connected with any single institution also have their own application forms. Sometimes you have to get these forms directly from the agency. Make sure you send in all financial aid applications as early as possible. Don't wait to hear about admission – apply for aid at the same time. If you're late you may blow your chances of getting the money you need.

► How Do Institutions and Agencies Know You Need Financial Aid?

In addition to sending in a financial aid application, most institutions and many agencies require you to fill out either a Parents'

► What Are Federal Student Aid Programs?
The federal government sponsors several student aid programs. Listed below are the five main programs. The best source of information about them is an institution's financial aid office. Remember, however, that not all institutions participate in each of these programs.

Basic Educational Opportunity Grants (BEOG)
This program is for students who have need. On the basis of the amount of your need, the federal government fixes the amount of your BEOG, which is awarded to you once you are accepted at and attend an institution (including proprietary institutions). Check your counselor's office, a local talent search agency, your admissions bulletins, or a local post office to find out when and how to apply for the BEOG program.

Tests that supposedly measure scholastic aptitudes are highly controversial. Many people would like to get rid of them because they feel they are biased against minority students. Just as many other people believe the tests are necessary and back them up completely. The controversy goes on because the results of admissions tests are still very important to many colleges' admissions processes.

An illustration will help explain admissions tests. For example, assume you have never heard of the game of basketball. If somebody put a basketball in your hands and sent you to the gym, you wouldn't know what to do with it. But if a coach came up and started to show you and teach you what to do with it, pretty soon you'd develop certain skills that made you a better basketball player. As you became more and more exposed to basketball and had the chance to practice hard at it, sooner or later you could play in an actual game. Then—who knows?—if you're good enough you might become good enough to be a

► What's the ACT Assessment?

The American College Testing Program (ACT) offers a "student assessment program" to help students and colleges in making plans and decisions. The ACT student assessment program is made up of a test battery that includes four tests, a Student Profile Section, and four high school grades that you report yourself. Both high school juniors and seniors take the ACT Test Battery, which is given five times a year (on Saturdays in October, December, February, April, and July).

The major part of the ACT Test Battery is made up of the four tests: English, Mathematics, Social Studies, and Natural Sciences. These tests average 40 minutes apiece and are intended to test you on how well you do the kinds of academic work colleges expect you to do. After the tests are graded (or "scored") by ACT you receive five scores: one for each test and a "composite" score, which is the average of the other four scores. These scores are intended to give you an estimate of your academic ability and an idea of how you compare with other students who took the tests.

That's a special consideration that should be noted on the PCS, and the college should be informed immediately if they send a financial aid package that includes summer earnings that aren't realistic. In some cases the high school preparation for college may have been shaky. If that happens to have been the case with you be very careful of the term-time job bit. It may be better for you to concentrate on the books during your first term rather than spending any time working. If you get a financial aid package that

questions. It also tells you how the test is scored. You fill out and send in your Registration Form, along with the registration fee and you will receive through the mail your Admission Ticket, which will get you into the test center. If you cannot find the registration materials at your school, you can get them by writing to: College Entrance Examination Board, Box 592, Princeton, New Jersey 08540.

Your counselor or agency representative may also have fee-waiver cards for the SAT, if you don't have the money to pay for the test.

► What Are the Achievement Tests?

The Achievement Tests are given by the College Board several times a year. Although Achievement Tests may be required for admission to some colleges, they are different from tests that estimate scholastic aptitude. Achievement Tests are like exams—they test you on what you know. Each test covers a special subject, and 14 special subjects are covered altogether, including math, history, English, biology, and others. Check your college bulletin or application form to see if you have to take one or more Achievement Tests. Your counselor or a local educational counseling agency may have fee-waiver cards for the Achievement Tests.

► College Board Test Dates

The PSAT/NMSQT is given twice each October. The SAT and Achievement Tests are given each year on a Saturday in November, December, January, April, and June. They are also offered in California and Texas in October. For students who prefer for religious reasons not to take the tests on Saturday, the tests are offered each Sunday following the Saturday administration.

► What Are Some Hints on Taking Tests?

There are several things you can do to prepare for the tests. Some of them *might* even improve your scores:

1. Read newspapers, magazines, and books as often as you can. It helps to rap with friends about what you've read to see what the main ideas and issues are.

2. If you have the money, buy one of the guides that "coaches" you to take the tests. Although many people don't think some of these guides are any good, they may make the tests more familiar to you and easier to take because you will have a very good idea of what to expect.

3. You may want to take the SAT during your junior year, even if you took the PSAT/NMSQT. This will give you practice if you decide to take the SAT again during your senior year, or colleges may count your junior-year scores for admissions purposes.

4. The testing center may not be at your own school, so leave yourself plenty of time to get there on time. Get a map of your area, city, or state if you are not *exactly* sure where the center is and how to get there.

5. You must take at least three soft lead pencils to any test you take. This is important because you won't find any pencils at the test center.

6. You will need identification once you get to the test center. Take your social security card and, if you have one, your student ID card or driver's license.

7. Don't waste time on the tests trying to figure out answers you don't know. After you answer the questions you definitely know and you have time left, then go back and answer questions you think you know.

8. On a multiple-choice question, don't be afraid to guess. If you are sure one or two of the choices are wrong, you might improve your score by taking a chance on the ones that are left.

9. The best way to prepare for the tests is to be on the case in the classroom.

► What's the SDQ?

The Student Descriptive Questionnaire, or SDQ, is a form that asks you many questions about yourself. It is enclosed along with information on the SAT and has an answer sheet that you send in with your registration form. The College Board collects this information because many colleges want it on a single piece of paper. The idea behind it is to give you, your counselor, and colleges the earliest possible chance to find out what your special needs and interests are. As part of your

ATP Student Report, the information you give on the SDQ is put down on paper along with your test scores. The College Board does not require you to fill out the SDQ—it is up to you—but certain colleges may require you to do so. Check your catalogs and applications to see.

Some programs that are set up especially to serve the needs of minority group students identify students who are eligible for their programs from the ethnic information given on the SDQ. If you wish to be identified for such programs, it will be to your advantage to answer all the questions on the SDQ.

and financial aid, student and campus life, and courses of study. The listings of the remaining institutions are brief and give information about undergraduate enrollment, regional accreditation, whether it's for men or women or both, and whether it's a two-year or four-year public or private institution. The guidance office in your school should have a copy. The public library may also have one.

College-Level Examination Program (CLEP)
CLEP is a program of the College Board that tests knowledge you may have received while in a home-study course, in on-the-job training, or in other ways. Depending on how well you do on the tests, you may be able to get college credit or be admitted to an institution you have applied to. Hundreds of colleges give credit for CLEP, so check out CLEP if you've learned a lot outside school. For information write to College-Level Examination Program, Box 1824, Princeton, New Jersey 08540.

Student Search Service
This is a College Board service that helps colleges and scholarship sponsors find students. It can also help the students, who may hear from colleges and learn about scholarships that they wouldn't have known about otherwise. All you have to do to get into the group from which names are chosen to be sent to the colleges and scholarship sponsors is mark "Yes" in response to the Student Search Service item on the PSAT/NMSQT answer sheet when you take that test or on the Student Descriptive Questionnaire that you fill out when you register to take the College Board SAT or Achievement Tests.

► Where You Can Get More Information
The best source of information is your guidance counselor's office or the office of an agency that offers counseling about education. Another good source is a school or public library. Ask the librarian where to find reference books on college or postsecondary education. If the library doesn't have what you want, the librarian may be able to order it. For part-time programs, check each

institution's published catalogs and other booklets or the phone book under the institution's name for a number to call for information.

Another good source of information may be an older student. Just remember that students always give the gospel as they know it, but sometimes these sources aren't the most accurate or don't give all the information. If you know a student who is going to the kind of school you want some information about, or is taking a course you would like to know more about, ask him the questions you want answered. The student-eye view may be just what you need. Just remember to double check any information you get from another student.

Ebony, *Essence*, and *La Luz* magazines have special college issues that give practical information about preparing for college. Look for copies of these magazines in your public and school libraries or on the newsstands.

Here are some directories and other books that might help you.

The College Handbook
See the description on pages 39–40.

Occupational Outlook Handbook
This book is put out by the U.S. Department of Labor and gives information about more than 800 occupations or careers that you might be interested in. It tells what kind of work you do in each one, what the pay and other working conditions are, what kind of future there is in it, and what kind of education or training you have to have for it. Look for this book in your counselor's office or your school or public library.

Meeting College Costs
This free booklet is published by the College Board to help students and parents understand what they need to know about the costs of going to college and the financial aid that is available for students who don't have the money to pay all these costs themselves. Get your copy from your high school. If you can't get to a high school counselor, write to College Board Publication Orders, Box 2815, Princeton, New Jersey 08540.

Here are the names and addresses of some agencies that can help you make your plans:

ASPIRA of New York, Inc.
A Talent Search Project
245 Fifth Avenue
New York, N.Y. 10016

ASPIRA offers free counseling, college referral, and scholarship and loan information to Puerto Rican students, as well as counseling for these students after they are in college.

Bureau of Indian Affairs
Higher Educational Program
123 Fourth St., S.W.
P.O. Box 1788
Albuquerque, N.M. 87103

BIA provides free scholarship and loan information to Native American youth and publishes a newsletter to keep them and others up to date on education for Native Americans.

National Scholarship Service and
Fund for Negro Students
1776 Broadway
New York, N.Y. 10019

Southeastern Regional Office
931½ Hunter St., N.W.
Atlanta, Georgia 30314

NSSFNS is an agency that counsels all minority students. It has a free college advisory and referral service that gives students the names of institutions where they are most likely to obtain admission and financial aid.

El Congreso Nacional De Asuntos Colegiales
6601 Dyer Street
El Paso, Texas 79904
or
American Association of Community and
Junior Colleges
Director of Office of Spanish Speaking Fomento
1 Dupont Circle, N.W.
Washington, D.C. 20036

Will provide advice to Mexican American students.

League of United Latin American Citizens
National Education Service Centers
Suite 716, 400 First St., N.W.
Washington, D.C. 20001
(202) 347-1652

College Entrance Examination Board
Box 2900
Princeton, New Jersey 08540
(609) 924-5200
or
College Entrance Examination Board
Box 1504
Berkeley, California 94701
(415) 548-4100

Any student who needs additional information about College Board programs or tests can call or write to one of these addresses (use Princeton if you live East of the Mississippi and Berkeley if you live West of the Mississippi).

► Other Programs and Services That Might Help You

If you're interested in any of the programs or services listed below, check your counselor's office or write directly to the mailing address shown.

The College Handbook

This book, published by the College Board, contains descriptions of more than 2,800 colleges all over the United States. The more than 1,600 colleges that responded to a questionnaire sent out by the College Board supplied detailed descriptions of themselves including information about their admissions requirements, expenses